

# SAVINGS ACCOUNT INTEREST RATES

Effective 07 February 2026

## Christmas Club Account (S2)

Balance	Interest Rate (p.a.)	
\$1 or more	3.00%	Interest calculated daily and paid annually. Christmas Club funds are Available 1 November to 31 January each year.

## YAS Young Achiever Savings Account (S50)

Balance	Interest Rate (p.a.)	
\$1 or more	1.00%	Interest calculated daily and paid monthly.
Bonus	1.35%*	
Earn up to	2.35%*	

\*Make a deposit and no withdrawals per calendar month to qualify for Bonus.

## Achieve Saver Account (S55)

Balance	Interest Rate (p.a.)	
\$1 - \$4,999	0.01%	Interest calculated daily on the portion of the balance in each tier and paid monthly.
\$5,000 or more	0.95%	
Bonus	1.00%*	
Earn up to	1.96%*	

\*Make a minimum deposit of \$50 per calendar month – Note: one withdrawal per calendar month is permitted. Bonus payable on amounts up to \$250,000.

## Access Saver Account (S60) (Closed to new accounts)

Balance	Interest Rate (p.a.)	
\$1 - \$19,999	0.00%	Interest calculated daily and paid monthly. The interest rate is determined
\$20,000 - \$49,999	0.00%	by which tier the balance of the account is in and then applying that tiers
\$50,000 - \$99,999	0.00%	interest rate to the whole balance of the account.
\$100,000 or more	0.00%	

## On-Line Saver Account (S70)

Balance	Interest Rate (p.a.)	
\$1 or more	0.75%	Interest calculated daily and paid monthly.

## iSaver Account (S80)

Balance	Interest Rate (p.a.)	
\$1 or more	0.90%	Interest calculated daily and paid monthly.
Bonus	1.06%*	
Earn up to	1.96%*	

\*Make a minimum deposit of \$200 per calendar month to qualify for Bonus. Bonus payable on amounts up to \$250,000.

## Superfund Maximiser Account (S75)

Balance	Interest Rate (p.a.)	
\$1 to \$250,000	3.45%	Interest calculated daily on the portion of the balance in each tier and
Over \$250,000	3.45%	paid monthly.

## EVERYDAY BANKING ACCOUNT CURRENT INTEREST RATES

Total Access Account (S1)		Redi Access Account (S13)		Affinity Saver Account (S8)	
Balance	Interest Rate (p.a.)	Balance	Interest Rate (p.a.)	Balance	Interest Rate (p.a.)
\$1 or more	0.00%	\$1 or more	0.00%	\$2,000 - \$100,000	3.60%

## Senior Savers Account (S65)

Balance	Interest Rate (p.a.)	
Up to \$9,999	0.55%	Interest calculated daily on the portion of balance in each tier and paid
\$10,000 - \$49,200	0.65%	quarterly in March, June, September and December.
\$49,200 to \$249,999	0.70%	
\$250,000 or more	0.90%	

For more information on these products refer to our separate fact sheets.

## CREDIT FACILITY

Overdraft	Interest Rate (p.a.)
	from 14.30%

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Ford Co-operative Credit Society Limited ABN. 74 087 651 456 trading as Geelong Bank

**AFSL/Australian Credit Licence Number.** 244351 Est. 1974



# CURRENT INVESTMENT ACCOUNT INTEREST RATES

## Fixed Term Deposit Investment Accounts

Balance	Interest Rate (p.a.)				
	3 months	4 months	5 months	6 months	12 months
\$500 - \$4,999	2.75%	2.75%	2.75%	3.50%	3.80%
\$5,000 - \$24,999	3.05%	3.05%	3.05%	3.80%	4.10 %
\$25,000 - \$49,999	3.15%	3.15%	3.15%	3.90%	4.20%
\$50,000 or more	3.25%	3.25%	3.25%	4.00%	4.30%

Interest rates are fixed for the full term can be automatically reinvested, and interest is paid on maturity. Interest is calculated daily. Minimum balance of \$500.

## Regular Income Investment Accounts

Balance	Interest Rate (p.a.)		
	3 months	6 months	12 months
\$5,000 - \$24,999	2.95%	3.70%	4.00%
\$25,000 - \$49,999	3.05%	3.80%	4.10%
\$50,000 or more	3.15%	3.90%	4.20%

Provides a regular monthly income. Minimum balance \$5,000. Interest is calculated daily, fixed for the full term and paid automatically each month into a separate account.

Interest rates together with terms and conditions on all savings accounts, investment accounts, everyday banking accounts and loan/credit facility products are effective as at 21/02/2026, unless otherwise indicated and Geelong Bank reserves the right to vary these. Please check the current rates at [www.geelongbank.com.au](http://www.geelongbank.com.au) or any one of our branches. Deposit products are issued by Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank AFSL/Australian Credit Licence Number 244351. Combined deposits of up to \$250,000 per member are guaranteed under the Australian Governments Financial Claims Scheme.

## CURRENT LOAN / CREDIT FACILITY INTEREST RATES

### Home Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.)
1.2 Home Loan -P&I LVR <60% from	5.39%	6.22%

### Affinity Home Loan

- Owner Occupied - P&I LVR <80%	6.66%	6.69% <sup>#</sup>
- Owner Occupied - P&I LVR >80% to <90%	6.76%	6.79% <sup>#</sup>
- Owner Occupied - IO LVR <80%	7.26 %	7.29% <sup>#</sup>
- Owner Occupied - IO LVR >80% to <90%	7.41%	7.44% <sup>#</sup>
- Investment - P&I LVR <80%	7.06%	7.09% <sup>#</sup>
- Investment - P&I LVR >80%	7.24%	7.27% <sup>#</sup>
- Investment - IO LVR <80%	7.51%	7.54% <sup>#</sup>
- Investment - IO LVR >80%	7.71%	7.74% <sup>#</sup>

### Mutual Home Loan

- Owner Occupied - P&I LVR <80%	6.74%	6.77% <sup>#</sup>
- Owner Occupied - P&I LVR >80% to <90%	6.84%	6.87% <sup>#</sup>
- Owner Occupied - P&I LVR >90%	7.04%	7.07% <sup>#</sup>
- Owner Occupied - IO LVR <80%	7.44%	7.47% <sup>#</sup>
- Owner Occupied - IO LVR >80% to <90%	7.59%	7.62% <sup>#</sup>
- Owner Occupied - IO LVR >90%	7.69%	7.72% <sup>#</sup>
- Investment - P&I LVR <80%	7.24%	7.27% <sup>#</sup>
- Investment - P&I LVR >80%	7.44%	7.47% <sup>#</sup>
- Investment - IO LVR <80%	7.69%	7.72% <sup>#</sup>
- Investment - IO LVR >80%	7.89%	7.92% <sup>#</sup>

### Homebuilder Loan

- Owner Occupied - P&I LVR <80%	6.17%	6.20% <sup>#</sup>
- Owner Occupied - P&I LVR >80% to <90%	6.27%	6.30% <sup>#</sup>
- Owner Occupied - P&I LVR >90%	6.37%	6.40% <sup>#</sup>
- Owner Occupied - IO LVR <80%	6.17%	6.17% <sup>#</sup>
- Owner Occupied - IO LVR >80% to <90%	6.27%	6.27% <sup>#</sup>
- Owner Occupied - IO LVR >90%	6.37%	6.37% <sup>#</sup>

### Relocation Home Loan

- Bridging Finance up to 12 months (with no end loan)	8.61%	8.64% <sup>#</sup>
- Bridging Finance up to 12 months for sale and 30 years		

For remaining loan (with end loan) 7.46% 7.49%<sup>#</sup>

# Comparison rates are based on a secured loan amount of \$150,000 over a term of 25 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Rates are current as at 29/08/2025 and subject to change without notice.

### Car & Personal Loans

	Interest Rate (p.a.)	Comparison Rate (p.a.)
Car Loans	6.95%	7.26% <sup>#</sup>
Home Improvement Loan	from 9.95%	10.27% <sup>#</sup>
Personal Loan/Debt Consolidation	from 9.95%	10.27% <sup>#</sup>

# Comparison rates are based on a secured loan of \$30,000 over a term of 5 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.